

EXHIBIT A

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13
: :
ARON GUTTIN : NO. 17-17469 MDC

ORDER APPROVING STIPULATION BETWEEN
RIVER'S BEND III CONDOMINIUM ASSOCIATION AND ARON GUTTIN
RESOLVING MOTION FOR RELIEF FROM THE AUTOMATIC STAY

AND NOW, this 14th day of May, 2019, upon consideration of the
Stipulation and Order Resolving River's Bend III Condominium Association's Motion for
Relief from the Automatic Stay,

IT IS ORDERED:

1. The Stipulation is **APPROVED**.
2. The parties are hereby authorized and instructed to perform all acts
required by the Stipulation.

BY THE COURT:

Magdelina D. Coleman

MAGDELINE D. COLEMAN, BANKRUPTCY JUDGE

Copies to:

Steven L. Sugarman, Esquire
Elliot H. Berton, Esquire
STEVEN L. SUGARMAN & ASSOCIATES
1273 Lancaster Avenue
Berwyn, PA 19312

William C. Miller, Esquire, Trustee
1234 Market Street, Suite 1813
Philadelphia, PA 19107

Office of the United States Trustee
833 Chestnut Street
Suite 500
Philadelphia, PA 19107

Brad J. Sadek, Esquire
Sadek and Cooper
1315 Walnut Street, Suite 502
Philadelphia, PA 19107

Aron Guttin
9584 B State Road
Philadelphia, PA 19114

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13
: :
ARON GUTTIN : NO. 17-17469 MDC

STIPULATION AND ORDER RESOLVING
RIVER'S BEND III CONDOMINIUM ASSOCIATION'S
MOTION FOR RELIEF FROM THE AUTOMATIC STAY

COMES NOW, River's Bend III Condominium Association (the "Association") and Aron Guttin ("Guttin"), by and through their respective counsel, who state as follows:

A. The Association is a non-profit entity, operating in accordance with that certain Declaration of Condominium of River's Bend III, dated May 7, 1987, and recorded in the Office for the Recording of Deeds in and for Philadelphia County on May 8, 1987, in Deed Book FHS 776, Page 445 *et seq.*, and all amendments thereto (collectively, the "Declaration"), and applicable law, including the Uniform Condominium Act, 68 Pa. C.S. §3101 *et seq.* (the "UCA").

B. Guttin is an adult individual who resides and receives mail at 9584 B State Road, Philadelphia, Pennsylvania 19114 (the "Unit").

C. The Unit is located within, and is part of, River's Bend III, and as such, Guttin and the Unit are subject to the provisions of the Declaration, other documents governing the operation of the Association, and the UCA.

D. Pursuant to the recorded Declaration and Section 3315 of the UCA, the Association holds a lien against the Unit for all unpaid assessments, including general Common Expense assessments, special assessments, duly imposed fines, late charges and interest for delinquent assessments, as well as Court costs and reasonable attorneys' fees.

E. In addition, the Association holds a lien against the Unit by virtue of a Judgment entered in the Court of Common Pleas of Philadelphia County at August Term, 2015, Case No. 04012 in the amount of \$2,737.00.

F. Consistent with its obligations under the Declaration, the Association provides services and benefits to Guttin and the Unit which preserve the value of the Unit.

G. Guttin filed a voluntary Petition under Chapter 13 of the Bankruptcy Code on June 30, 2016.

H. On April 9, 2019, the Association filed a Motion seeking relief from the automatic stay which, *inter alia*, specified that the Debtor failed to remit post-Petition payments due to the Association in the amount of \$2,062.00.

I. The Association and Guttin desire to resolve the Motion, amend the Debtor's Plan, and provide for an orderly procedure to resolve the post-Petition assessment delinquency.

NOW THEREFORE, intending to be legally bound hereby, the parties hereto Stipulation and Agree as follows:

1. Guttin shall resolve the post-Petition delinquency in three (3) installments, each in the amount of \$687.34, payable on the first day of May, June, and July 2019.

2. In addition, commencing on May 1, 2019, and on or before the first day of each month that this Stipulation remains in effect, Guttin shall remit the monthly Common Expense assessment as well as any other duly adopted assessment directly to the Association on time and in the full amount. Currently, general assessments are accruing at the rate of \$150.00 per month. Guttin acknowledges that the monthly assessment shall be subject to increase in accordance with the Association's annual budget, or if a special assessment is imposed.

3. Guttin shall comply with the provisions of the Amended Chapter 13 Plan confirmed by Order dated October 4, 2018.

4. If Guttin fails to remit payments required by this Stipulation in a timely manner, the Association may assess its customary late fee.

5. Guttin shall maintain insurance on the Unit in types and amounts sufficient to protect the Association's lien, timely pay all senior mortgage installments, as well as utility charges or any other obligation which may become a priority lien against the Unit.

6. In the event that Guttin remains in default from any provision of this Stipulation for a period of ten (10) days from the date of written notice transmitted by first-class mail to Guttin at the Unit, with a copy to his attorney, Brad J. Sadek, Esquire, Law Office of Sadek and Cooper, 1315 Walnut Street, #502, Philadelphia, Pennsylvania 19107, transmitted via first-class and electronic mail, the Association may file a Certification of Counsel of Default, whereupon the Court shall enter an Order granting the Association relief from the automatic stay with respect to the Unit.

7. This Stipulation may be executed in counterparts and via facsimile or other electronic transmission, each of which, when assembled and attached hereto, shall constitute one and the same agreement.

IN WITNESS WHEREOF, the parties hereto have authorized their respective attorneys to execute this Stipulation and submit same to the Bankruptcy Court for approval.

SADEK AND COOPER LAW OFFICES

By: 

Brad Sadek, Esquire
Attorney for Aaron Guttin

STEVEN L. SUGARMAN & ASSOCIATES

By: 

Steven L. Sugarman, Esquire
Elliot H. Berton, Esquire
Attorneys for River's Bend III
Condominium Association

NO OBJECTION AND RESERVATION OF ALL RIGHTS.

WILLIAM C. MILLER, TRUSTEE

5/10/19
By: 

***without prejudice to any
trustee rights or remedies**

UNITED STATES BANKRUPTCY COURT
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RESOLVING MOTION FOR RELIEF FROM THE AUTOMATIC STAY

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Stipulation and Order Resolving River's Bend III Condominium Association's Motion for
Relief from the Automatic Stay,

IT IS ORDERED:

1. The Stipulation is **APPROVED**.
2. The parties are hereby authorized and instructed to perform all acts
required by the Stipulation.

BY THE COURT:

MAGDELINE D. COLEMAN, BANKRUPTCY JUDGE

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Philadelphia, PA 19107

Aron Guttin
9584 B State Road
Philadelphia, PA 19114

EXHIBIT B

STEVEN L. SUGARMAN & ASSOCIATES

ATTORNEYS AT LAW
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BERWYN, PENNSYLVANIA 19312

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(610) 651-0517

December 9, 2021

ELLIOT H. BERTON, ESQUIRE
eberton@suglaw.com

1853 WILLIAM PENN WAY
P.O. BOX 10008
LANCASTER, PA 17601
(717) 431-0913

Mr. Aron Guttin
9584 B State Road
Philadelphia, PA 19114

Re: Aron Guttin
Bankruptcy Case No. 17-17469 MDC

Dear Mr. Guttin:

As you will recall, we represent Rivers Bend III Condominium Association (the "Association") in connection with the above-referenced case.

Pursuant to the Court approved Stipulation and Order Resolving River's Bend III Condominium Association's Motion for Relief from the Automatic Stay, commencing on May 1, 2019, and on or before the first day of each month thereafter, you agreed to remit the monthly Association Common Expense assessment and any other duly adopted assessments directly to our client, on time and in the full amount. However, the Association's records reflect that you have failed to comply with your payment obligations.

Specifically, it is our understanding that you have failed to transmit payments due in September, October, November or December 2021. Moreover, because payments were not timely received, late charges have been assessed. As a consequence, you are obligated to remit the sum of \$840.00, which includes the sum of \$100.00 for the Association's legal fees in connection with this letter.

Be advised that if you fail to remit payment in the foregoing amount directly to the Association within ten (10) days from the date of this letter, the Association may exercise its rights under the Bankruptcy Stipulation. We trust that this will not be necessary, and that our client will receive the required payment within the time specified above.

Very truly yours,

STEVEN L. SUGARMAN & ASSOCIATES


Elliot H. Berton

EHB/hkj

cc: Brad J. Sadek, Esquire (Via First-Class and E-Mail) (brad@sadeklaw.com)